FILED VIA EFS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Olaseni B. Duro-Emanuel et. al.

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Conf. No.: 6554 : Group Art Unit: 3696

Appln. No.: 10/645,060 : Examiner: William E. Rankins

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Filing Date: August 21, 2003 : Attorney Docket No.: 101612-5026US

Title: TERM NOTE PAIRED WITH A MONEY MARKET NOTE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22314-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

The following is submitted in response to the final Office Action mailed July 7, 2010, along with a Request for Continued Examination which is transmitted herewith. The Director is hereby authorized to charge any necessary fees, including any extension fees under 37 C.F.R. § 1.17(a), due in connection with this submission to Deposit Account No. **50-0310** (Billing No. 101612-5026).